FILED VIA EFS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Olaseni B. Duro-Emanuel et. al.

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Conf. No.: 6554 : Group Art Unit: 3696

Appln. No.: 10/645,060 : Examiner: William E. Rankins

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Filing Date: August 21, 2003 : Attorney Docket No.: 101612-5026US

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Title: TERM NOTE PAIRED WITH A MONEY MARKET NOTE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22314-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

The following is submitted in response to the Office Action mailed March 2, 2010. The Director is hereby authorized to charge any necessary fees, including any extension fees under 37 C.F.R. § 1.17(a), due in connection with this submission to Deposit Account No. **50-0310** (Billing No. 101612-5026).